

**RUSSELL L. LOW, ESQ. RLL-4745**  
**LOW & LOW, ESQS.**  
**505 Main Street - Suite 304**  
**Hackensack, New Jersey 07601**  
**(201) 343-4040**  
**Attorneys for Debtor (s)**

---

In the Matter of	:	UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
	:	
Guythoven Nougues	:	HONORABLE: Stacey L. Meisel
	:	CASE NO: 18-29896-SLM
Debtor	:	CHAPTER 13

---

**SUPPLEMENTAL CERTIFICATION IN SUPPORT OF THE DEBTOR'S  
APPLICATION TO EXTEND LOSS MITIGATION**

---

Guythoven Nougues (Debtor), hereby certify the following statement:

1. On or about November 25, 2019, I was approved for a Trial Loan Modification issued by Midland Mortgage. The executed Trial Loan Modification documents was due on January 1, 2020, along with a mortgage payment in the total amount of \$4,737.50.

2. Due to a family emergency with my mother I was out of the state and was not able to execute and return the Loan Modification documents as per the Midland Mortgage's requirement. I have also been separate and apart from my wife also known as the Co Borrower.

3. Due to communication difficulties with the co borrower, I was having a difficult time returning back the executed Trial Loan Modification documents. However, on January 15, 2020, I executed the Loan Modification documents. Nonetheless, on January 18, 2020, the co borrower executed the Loan Modification documents and the mortgage payment along with the

documents were submitted to the lender shortly after. I'm respectfully requesting the above statement is taken into consideration and my loan modification is approved completely. I have made every mortgage payment since my Chapter 13 Bankruptcy was filed on October 5, 2018. My last trial mortgage payment is due March 1, 2020, I would like to complete the loan modification in order to save my home for my sons.

I certify that the foregoing statements are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: March 10, 2020

/s/ GUYTHOVEN NOUGUES  
**Guythoven Nougues, Debtor**